



Order Filed on May 30, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 214730-2

Attorneys for Movant: Select Portfolio Servicing, Inc.  
as servicing agent for The Bank of New York Mellon,  
f/k/a, the Bank of New York, as Trustee for CWABS,  
Inc., Asset-Backed Certificates, Series 2005-3

In Re:

Edith W. Mensah and Emmanuel Mensah

Case No.: 14-21368-RG  
Chapter 13

Hearing Date: May 3, 2017  
Time: 10:30 AM

Judge: Rosemary Gambardella

**INTERIM ORDER REGARDING  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: May 30, 2017**

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc. as servicing agent for The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2005-3 (“Secured Creditor”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers, and the Debtors, Edith W. Mensah and Emmanuel Mensah, by their attorney, Walter D Nealy, Esquire, having filed opposition, and the Court having considered the pleadings and heard argument of counsel and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.

2. Debtors’ monthly adequate protection payment shall be in the amount of \$2,311.65. The first payment shall be due on May 15, 2017. The Debtors’ adequate protection payment shall thereafter be due on the fifteenth of each month.

3. The Debtors shall file an adversarial complaint against the secured creditor by May 31, 2017.

4. The hearing on the secured creditor’s Motion For Relief From Automatic Stay is adjourned until June 21, 2017 at 10:30 a.m.

5. All payments are to be forwarded to Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450.

6. In the event that Debtors are in default on payments pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtors and Debtors’ counsel a written notice of default of this Order. If the default is not cured within ten

days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that the secured creditor may file a Certification of Default absent a full cure.

7. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Edith W Mensah  
 Emmanuel Mensah  
 Debtors

Case No. 14-21368-RG  
 Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db/jdb +Edith W Mensah, Emmanuel Mensah, 146 Warren Street, Englewood, NJ 07631-3910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2005-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Andrew M. Lubin on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2005-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a, the Bank of New York, as Trustee for CWABS, Inc., Asset-Backed Certificates, Series 2005-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-3 bankruptcy@feinsuch.com  
 Tammy L. Terrell on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-3 bankruptcy@feinsuch.com  
 Walter D. Nealy on behalf of Debtor Edith W Mensah nealylaw@gmail.com, r43366@notify.bestcase.com  
 Walter D. Nealy on behalf of Joint Debtor Emmanuel Mensah nealylaw@gmail.com, r43366@notify.bestcase.com

TOTAL: 9